

FIGURE 1

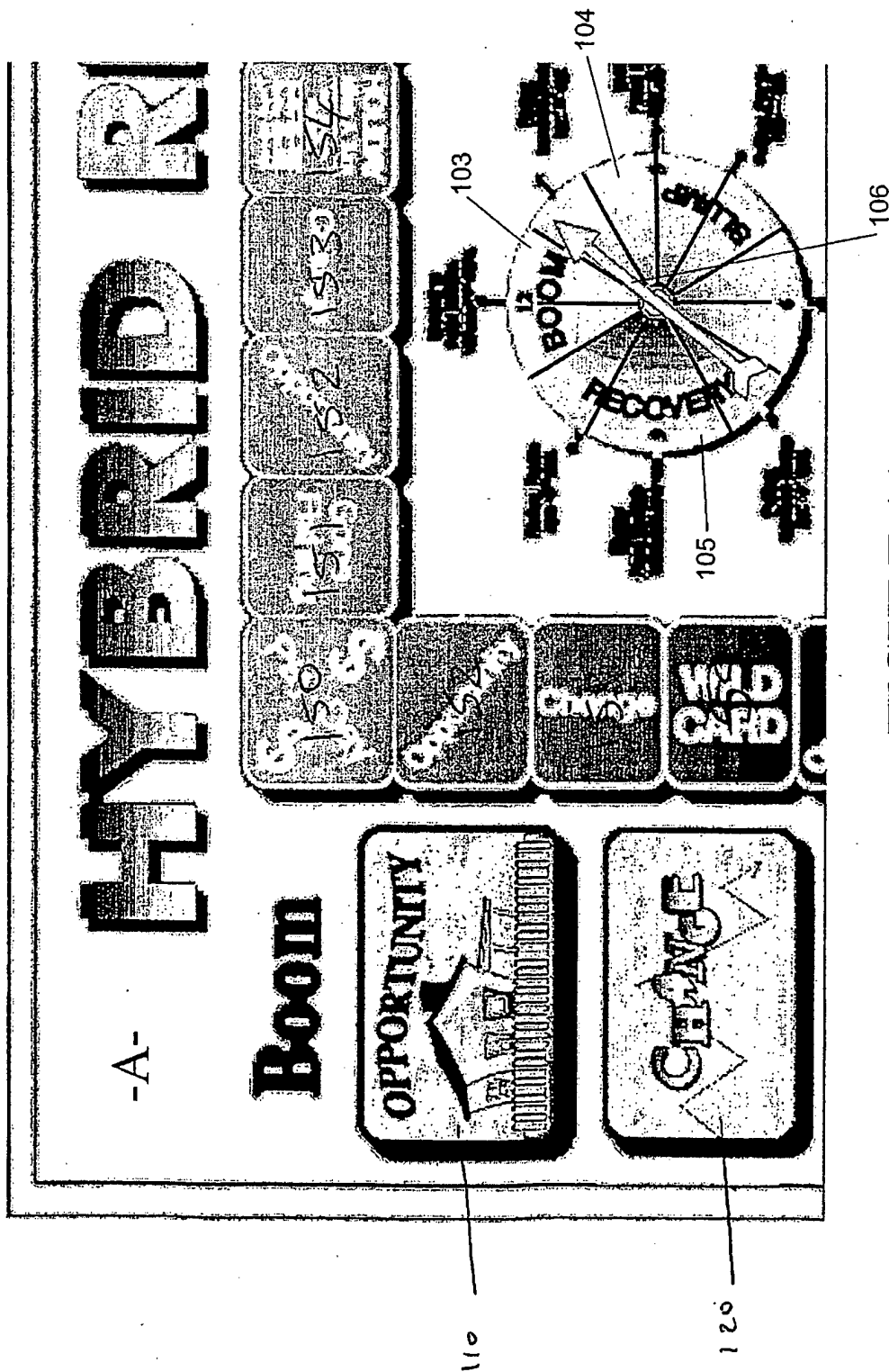


FIGURE 1A

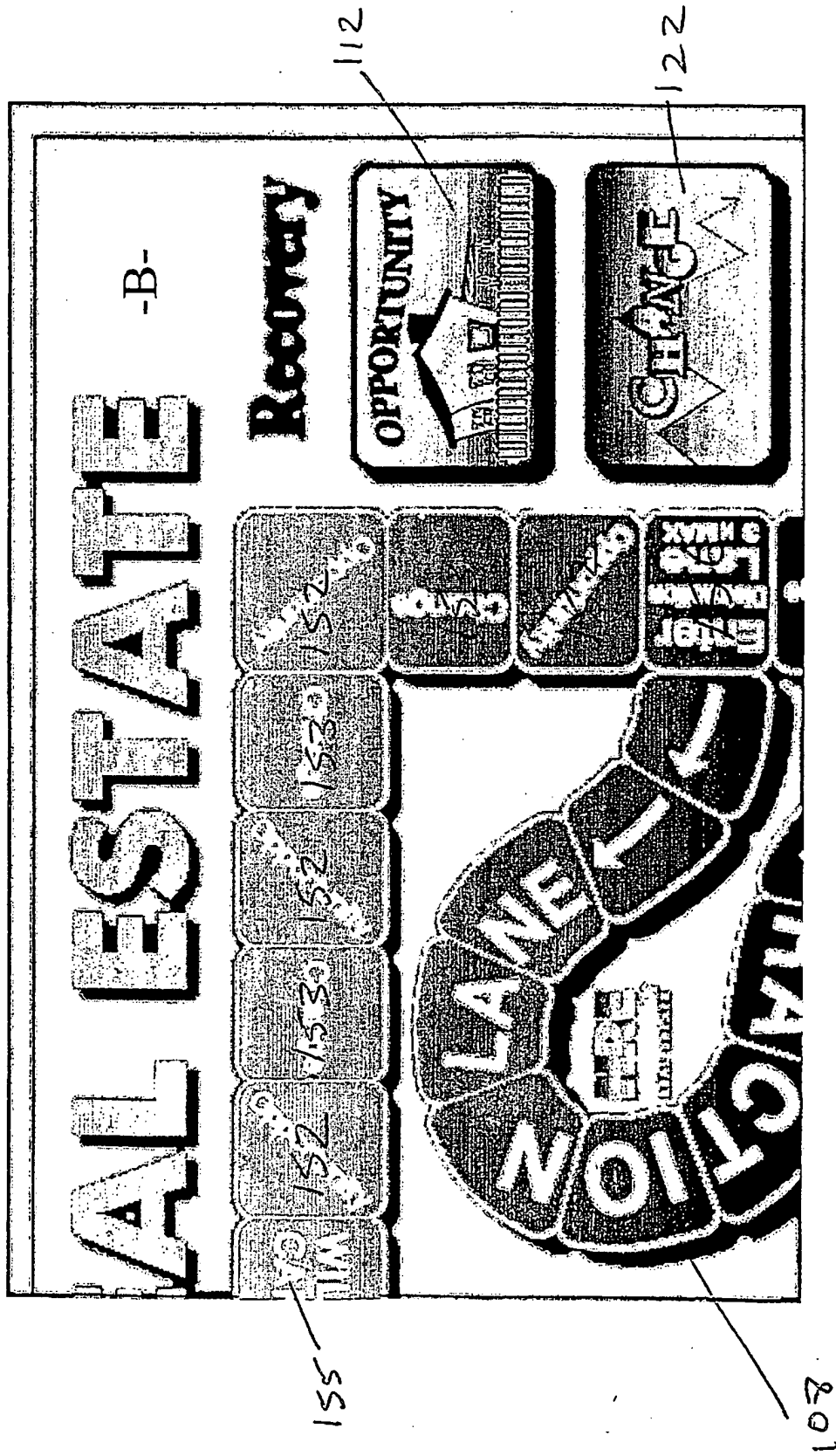
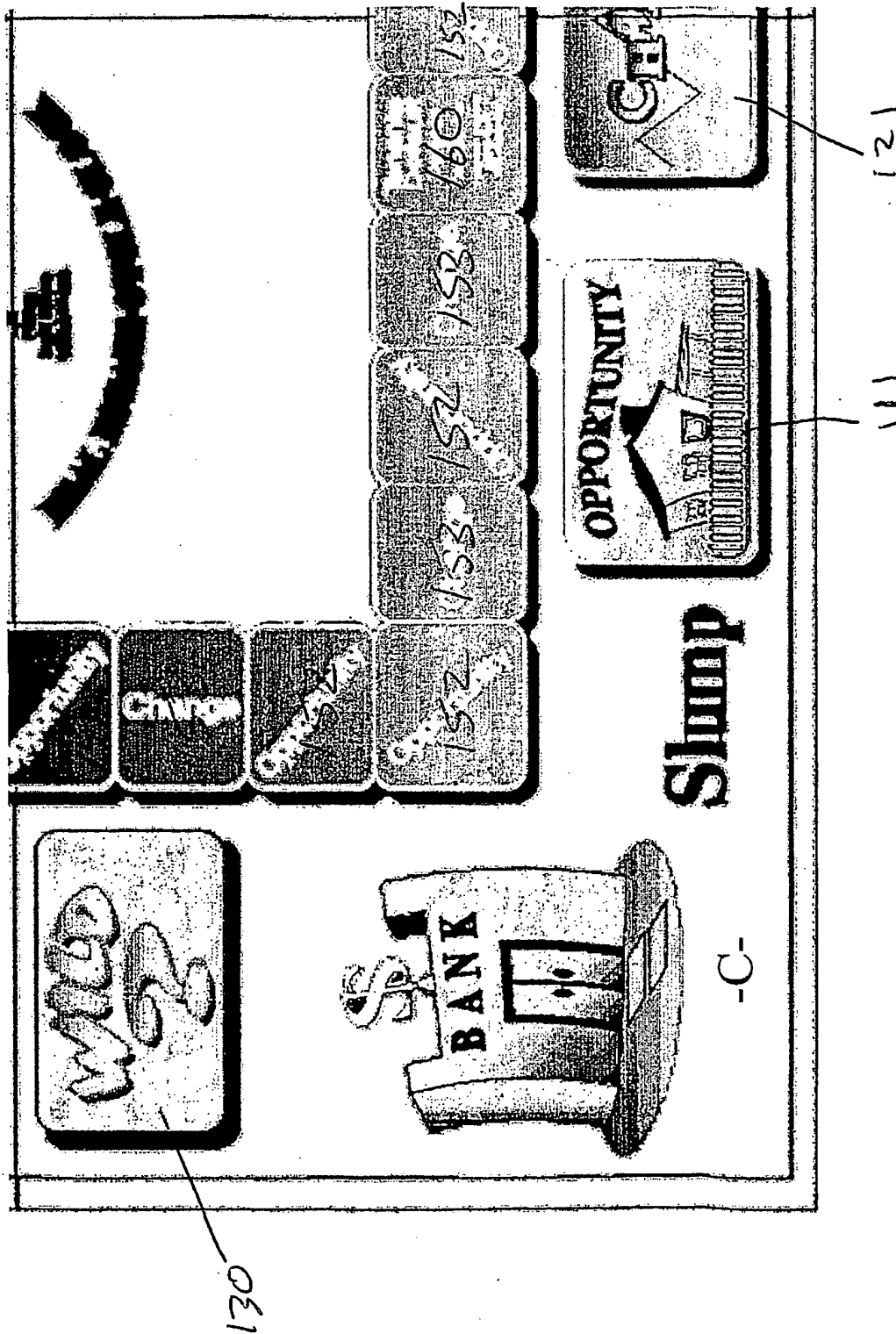


FIGURE 1B



# FIGURE 1C

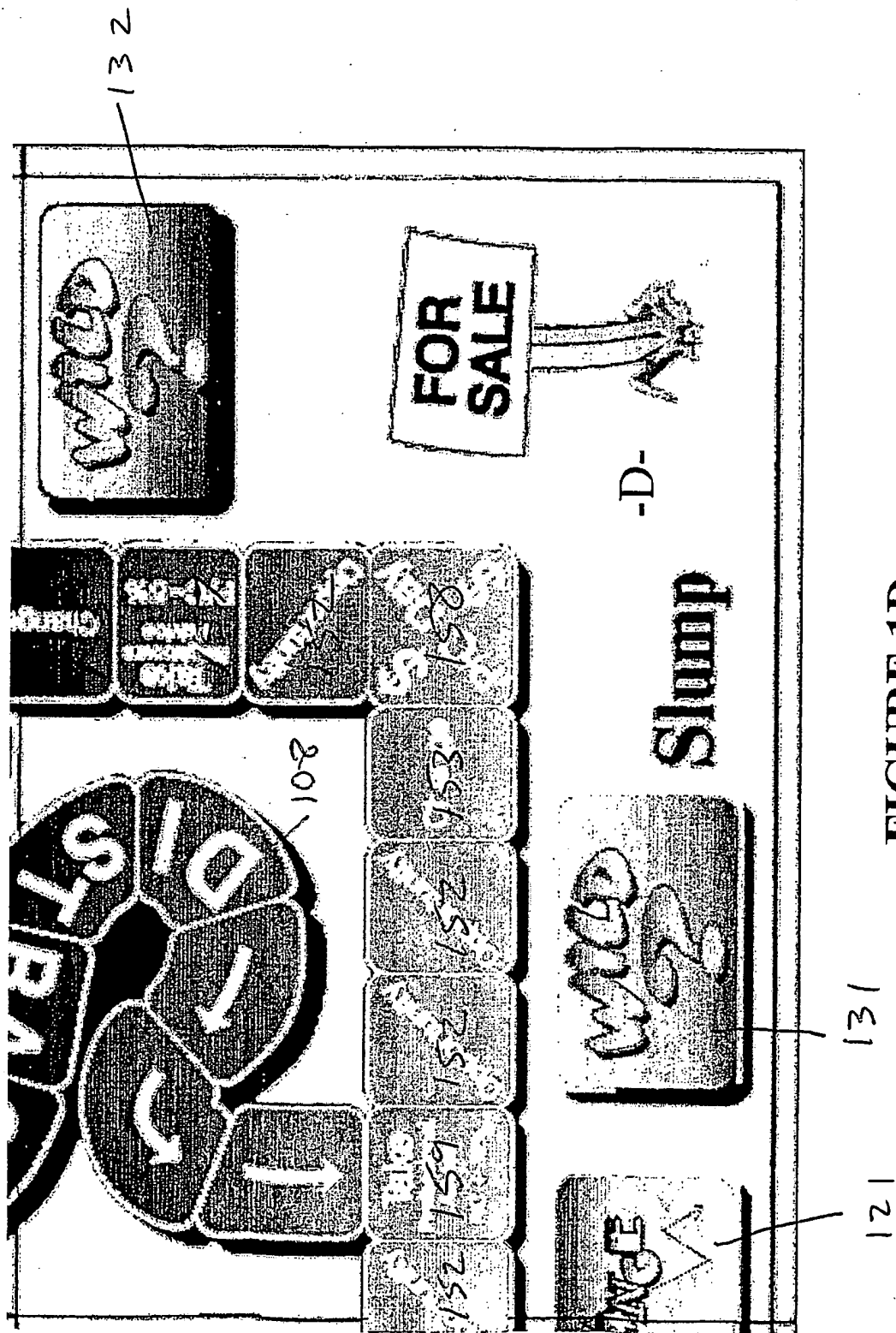


FIGURE 1D

202

NAME				TAX RATE	H / M / L	CREDIT CARDS
OCCUPATION				STARTING PAY DAY \$		(C/C) LIMITS \$
DISTRACTION LANE	1	2	3	AUDITOR	DATE	/ /

206

205

207

204

201

203

MY GOALS = EQUITY \$

PASSIVE CASHFLOW \$

Figure 2

Address	310	314	318	311	312	30
Purchase Price	\$	\$	\$	\$	\$	\$
Value						
Deposit				10%	20%	
Deposit	\$	\$	\$	\$	\$	320
Bank Fee	\$	\$	\$	\$	\$	321
Mortgage	\$	\$	\$	\$	\$	322
Tax	H	M	P/C	\$	\$	323
Rate	L	\$	\$	\$	\$	324

315

316

317

Figure 3



### Figure 5



## Boom Cycle Change Cards

Card	Action
HOUSING PERMITS DOWN	NO CHANGE TO PROPERTY CLOCK
HOUSING PERMITS DOWN	NO CHANGE TO PROPERTY CLOCK
% OF POPULATION RENTING DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
HOME AFFORDABILITY DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
INFLATION DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
SALES VOLUMES UP	MOVE PROPERTY CLOCK 1/2 HOUR
LOCAL ECONOMY IMPROVES	MOVE PROPERTY CLOCK 1/2 HOUR
IMMIGRATION DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR

601

Figure 6A

602

## Slump Cycle Change Cards

Card	Action
LOCAL ECONOMY DETERIORATES	MOVE PROPERTY CLOCK 1/2 HOUR
LOCAL ECONOMY DETERIORATES	MOVE PROPERTY CLOCK 1/2 HOUR
INCREASE IN PRIVATE SALES	MOVE PROPERTY CLOCK 1/2 HOUR
INCREASE IN PRIVATE SALES	MOVE PROPERTY CLOCK 1/2 HOUR
EMPLOYMENT LEVELS DECREASE	MOVE PROPERTY CLOCK 1/2 HOUR
IMMIGRATION DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
IMMIGRATION DECREASES	MOVE PROPERTY CLOCK 1/2 HOUR
% OF POPULATION RENTING INCREASES	MOVE PROPERTY CLOCK 1/2 HOUR
EMPLOYMENT LEVELS DECREASE	MOVE PROPERTY CLOCK 1/2 HOUR
BANKS TIGHTEN LENDING CRITERIA	NO CHANGE TO PROPERTY CLOCK
SALES VOLUMES DOWN	NO CHANGE TO PROPERTY CLOCK
SALES VOLUMES DOWN	NO CHANGE TO PROPERTY CLOCK

601

Figure 6B

602

## Recovery Cycle Change Cards

Card	Action
SALES VOLUMES UP	MOVE PROPERTY CLOCK 1/2 HOUR
SALES VOLUMES UP	MOVE PROPERTY CLOCK 1/2 HOUR
HOUSING PERMITS UP	MOVE PROPERTY CLOCK 1/2 HOUR
IMMIGRATION INCREASES	MOVE PROPERTY CLOCK 1/2 HOUR
HOME AFFORDABILITY INCREASES	MOVE PROPERTY CLOCK 1/2 HOUR
LOCAL ECONOMY IMPROVES	MOVE PROPERTY CLOCK 1/2 HOUR
INFLATION INCREASES	MOVE PROPERTY CLOCK 1/2 HOUR
% OF POPULATION RENTING INCREASES	NO CHANGE TO PROPERTY CLOCK
% OF POPULATION RENTING DECREASES	NO CHANGE TO PROPERTY CLOCK

601

Figure 6C

602

Boom Cycle Opportunity Cards

Address	P/P	R/V	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
Slum Street	80,000	80,000	8,000	700	1,500	1,500	1,500	72,000	16,000	3,000	3,000	3,000	64,000
Slum Street	80,000	80,000	8,000	700	1,500	1,500	1,500	72,000	16,000	3,000	3,000	3,000	64,000
Small Road	90,000	90,000	9,000	800	1,500	1,500	1,500	81,000	18,000	2,500	2,500	2,500	72,000
Small Road	90,000	90,000	9,000	800	1,500	1,500	1,500	81,000	18,000	2,500	2,500	2,500	72,000
Simple Place	100,000	100,000	10,000	900	1,500	1,500	1,500	90,000	20,000	3,000	3,000	3,000	80,000
Average Road	100,000	100,000	10,000	900	1,000	1,000	1,000	90,000	20,000	2,000	2,000	2,000	80,000
Simple Place	100,000	100,000	10,000	900	1,500	1,500	1,500	90,000	20,000	3,000	3,000	3,000	80,000
Pleasant Way	120,000	120,000	12,000	1,000	1,500	1,500	1,500	108,000	24,000	3,000	3,000	3,000	96,000
Suburb Street	150,000	150,000	15,000	1,300	2,500	2,000	1,500	135,000	30,000	4,000	3,500	3,000	120,000
Spacious Place	180,000	180,000	18,000	1,600	3,000	2,000	1,000	162,000	36,000	5,000	4,000	3,000	144,000
Spacious Place	180,000	180,000	18,000	1,600	3,000	2,000	1,000	162,000	36,000	5,000	4,000	3,000	144,000
Generous Street	200,000	200,000	20,000	1,800	3,000	2,000	1,000	180,000	40,000	5,000	4,000	3,000	160,000
View Terrace	260,000	250,000	36,000	2,300	5,000	4,000	3,000	224,000	52,000	7,000	6,000	5,000	208,000
View Terrace	260,000	250,000	36,000	2,300	5,000	4,000	3,000	224,000	52,000	7,000	6,000	5,000	208,000
Normal Street	300,000	295,000	35,000	2,700	5,000	2,000	1,000	265,000	60,000	8,000	5,000	4,000	240,000
Unit Street	680,000	580,000	-	-	-	-	-	-	136,000	23,000	20,000	17,000	544,000
Unit Street	680,000	580,000	-	-	-	-	-	-	136,000	23,000	20,000	17,000	544,000
Block Avenue	780,000	700,000	-	-	-	-	-	-	156,000	26,000	23,000	20,000	624,000
Block Avenue	780,000	700,000	-	-	-	-	-	-	156,000	26,000	23,000	20,000	624,000
Flatsville Road	1,400,000	1,300,000	-	-	-	-	-	-	280,000	36,000	32,000	28,000	1,120,000

Figure 7

Slump Cycle Opportunity Cards

Address	P/P	R/V	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
Simple Place	60,000	72,000	6,000	5	1,500	1,500	1,500	5,400	12,000	2,000	2,000	2,000	48,000
Spacious Place	60,000	72,000	6,000	550	1,500	1,500	1,500	54,000	12,000	2,000	2,000	2,000	48,000
North Road	70,000	88,000	7,000	600	2,000	2,000	2,000	63,000	14,000	2,500	2,500	2,500	56,000
Small Road	70,000	86,000	7,000	600	2,000	2,000	2,000	63,000	14,000	2,500	2,500	2,500	56,000
South Street	70,000	87,000	7,000	600	2,000	2,000	2,000	63,000	14,000	2,500	2,500	2,500	56,000
Average Road	75,000	80,000	7,500	700	1,500	1,500	1,500	67,500	15,000	2,500	2,500	2,500	60,000
North Road	75,000	80,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
North Road	75,000	80,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Simple Place	75,000	80,000	7,500	700	1,500	1,500	1,500	67,500	15,000	2,500	2,500	2,500	60,000
Small Road	75,000	80,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Average Road	75,000	80,000	7,500	700	1,500	1,500	1,500	67,500	15,000	2,500	2,500	2,500	60,000
Pleasant Way	75,000	95,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Slum Street	75,000	95,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Normal Street	75,000	90,000	7,500	700	2,000	2,000	2,000	67,500	15,000	3,000	3,000	3,000	60,000
Slum Street	80,000	85,000	8,000	700	2,000	2,000	2,000	72,000	16,000	3,000	3,000	3,000	64,000
Pleasant Way	80,000	90,000	8,000	700	1,500	1,500	1,500	72,000	16,000	2,500	2,500	2,500	64,000
Small Road	80,000	90,000	8,000	700	1,500	1,500	1,500	72,000	16,000	2,500	2,500	2,500	64,000
Slum Street	80,000	90,000	8,000	700	1,500	1,500	1,500	72,000	16,000	2,500	2,500	2,500	64,000
North Road	80,000	90,000	8,000	700	1,500	1,500	1,500	72,000	16,000	2,500	2,500	2,500	64,000
Spacious Place	90,000	110,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Normal Street	90,000	115,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Suburb Street	90,000	115,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Average Road	90,000	110,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000

Figure 8A

## Slump Cycle Opportunity Cards Continued

Address	P/P	RV	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
Normal Street	90,000	115,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Spacious Place	90,000	110,000	9,000	800	2,000	2,000	2,000	81,000	18,000	3,000	3,000	3,000	72,000
Small Road	150,000	165,000	15,000	1,300	3,000	3,000	3,000	135,000	30,000	4,500	4,500	4,500	120,000
Pleasant Way	150,000	165,000	15,000	1,300	3,000	3,000	3,000	135,000	30,000	4,500	4,500	4,500	120,000
Suburb Street	150,000	165,000	15,000	1,300	3,000	3,000	3,000	135,000	30,000	4,500	4,500	4,500	120,000
Suburb Street	200,000	220,000	20,000	1,800	4,000	4,000	4,000	180,000	40,000	6,000	6,000	6,000	160,000
Generous Street	200,000	220,000	20,000	1,800	4,000	4,000	4,000	180,000	40,000	6,000	6,000	6,000	160,000
Pleasant Way	200,000	220,000	20,000	1,800	4,000	4,000	4,000	180,000	40,000	6,000	6,000	6,000	160,000
Generous Street	240,000	300,000	24,000	2,200	6,000	5,000	4,000	216,000	48,000	8,000	7,000	6,000	192,000
Normal Street	240,000	300,000	24,000	2,200	6,000	5,000	4,000	216,000	48,000	8,000	7,000	6,000	192,000
View Terrace	240,000	300,000	24,000	2,200	6,000	5,000	4,000	216,000	48,000	8,000	7,000	6,000	192,000
Generous Street	240,000	300,000	24,000	2,200	6,000	5,000	4,000	216,000	48,000	8,000	7,000	6,000	192,000
View Terrace	300,000	315,000	30,000	2,700	7,000	5,000	2,000	270,000	60,000	10,000	8,000	5,000	240,000
Unit Street	450,000	600,000	-	-	-	-	-	-	90,000	16,000	14,000	12,000	360,000
Unit Street	450,000	600,000	-	-	-	-	-	-	90,000	16,000	14,000	12,000	360,000
Flatsville Road	500,000	680,000	-	-	-	-	-	-	100,000	18,000	16,000	14,000	400,000
Block Avenue	600,000	790,000	-	-	-	-	-	-	120,000	24,000	22,000	20,000	480,000
Rates Road	700,000	820,000	-	-	-	-	-	-	140,000	24,000	23,000	22,000	560,000
Tenant Street	800,000	1,000,000	-	-	-	-	-	-	160,000	28,000	25,000	22,000	640,000
Unit Street	800,000	1,000,000	-	-	-	-	-	-	160,000	28,000	25,000	22,000	640,000
Apartment Road	1,100,000	1,350,000	-	-	-	-	-	-	220,000	40,000	40,000	40,000	880,000
Complex Estate	2,000,000	2,600,000	-	-	-	-	-	-	400,000	65,000	50,000	40,000	1,600,000

Figure 8B

## Recovery Cycle Opportunity Cards

Address	P/P	R/V	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
South Street	60,000	63,000	6,000	500	1,500	1,500	1,500	54,000	12,000	2,000	2,000	2,000	48,000
Apartment Road	80,000	95,000	8,000	700	2,500	2,500	2,500	72,000	16,000	3,500	3,500	3,500	64,000
Small Road	90,000	100,000	9,000	800	3,000	3,000	3,000	81,000	18,000	4,000	4,000	4,000	72,000
Suburb Street	100,000	120,000	10,000	900	4,000	4,000	4,000	90,000	20,000	5,000	5,000	5,000	80,000
North Road	100,000	120,000	10,000	900	2,000	2,000	2,000	90,000	20,000	3,000	3,000	3,000	80,000
Tenant Street	100,000	120,000	10,000	900	3,500	3,500	3,500	90,000	20,000	5,000	5,000	5,000	80,000
Normal Street	100,000	120,000	10,000	900	4,000	4,000	4,000	90,000	20,000	5,000	5,000	5,000	80,000
Simple Place	120,000	140,000	12,000	1,000	3,000	2,500	2,000	108,000	24,000	4,500	4,000	3,500	96,000
Simple Place	120,000	140,000	12,000	1,000	3,000	2,500	2,000	108,000	24,000	4,500	4,000	3,500	96,000
Normal Street	135,000	150,000	13,500	1,200	3,000	2,000	1,000	121,500	27,000	4,000	3,000	2,000	108,000
Pleasant Way	135,000	150,000	13,500	1,200	3,000	2,000	1,000	121,500	27,000	4,000	3,000	2,000	108,000
Average Road	160,000	180,000	16,000	1,400	3,500	3,500	3,500	144,000	32,000	5,000	5,000	5,000	128,000
Slum Street	160,000	200,000	16,000	1,400	5,000	5,000	5,000	144,000	32,000	7,000	7,000	7,000	128,000
Pleasant Way	160,000	170,000	16,000	1,400	3,500	2,500	1,500	144,000	32,000	5,000	4,000	3,000	128,000
Average Road	160,000	200,000	16,000	1,400	5,000	5,000	5,000	144,000	32,000	7,000	7,000	7,000	128,000
Slum Street	160,000	180,000	16,000	1,400	3,500	3,500	3,500	144,000	32,000	5,000	5,000	5,000	128,000
Suburb Street	160,000	170,000	16,000	1,400	3,000	2,500	2,000	144,000	32,000	4,500	4,000	3,500	128,000
Home Street	180,000	200,000	18,000	1,600	4,000	4,000	4,000	162,000	36,000	6,000	6,000	6,000	144,000
Generous Street	215,000	250,000	21,500	1,900	5,000	3,000	2,000	193,500	43,000	7,000	5,000	4,000	172,000
Spacious Place	300,000	306,000	30,000	2,700	8,000	6,000	3,000	270,000	60,000	11,000	9,000	6,000	240,000
View Terrace	300,000	340,000	30,000	2,700	4,000	3,000	2,000	270,000	60,000	7,000	6,000	5,000	240,000
Spacious Place	300,000	340,000	30,000	2,700	4,000	3,000	2,000	270,000	60,000	7,000	6,000	5,000	240,000

Figure 9A

## Recovery Cycle Opportunity Cards Continued

Address	P/P	R/V	Deposit 10%	Bank Fee	Tax Rate			Mortgage	Deposit 20%	Tax Rate			Mortgage
					H	M	L			H	M	L	
View Terrace	300,000	306,000	30,000	2,700	8,000	6,000	3,000	270,000	60,000	11,000	9,000	6,000	240,000
Block Avenue	450,000	500,000	-	-	-	-	-	-	90,000	17,000	14,000	11,000	360,000
Flatsville Road	600,000	630,000	-	-	-	-	-	-	120,000	18,000	17,000	160	480,000
Rates Road	750,000	790,000	-	-	-	-	-	-	150,000	18,000	14,000	12,000	600,000
Rates Road	750,000	790,000	-	-	-	-	-	-	150,000	18,000	14,000	12,000	600,000
Unit Street	800,000	870,000	-	-	-	-	-	-	160,000	21,000	18,000	14,000	640,000
Complex Estate	1,200,000	1,300,000	-	-	-	-	-	-	240,000	35,000	35,000	35,000	960,000
Complex Estate	1,200,000	1,300,000	-	-	-	-	-	-	240,000	35,000	35,000	35,000	960,000

Figure 9B

## Boom Cycle Wild Cards

Card	Financial Effect	Property Clock Movement
INTERNATIONAL CRISIS	CONFIDENCE PLUMMETS, STATUS QUO FINANCIALLY	MOVE PROPERTY CLOCK 1 HOUR
SHORT TERM ACCOMMODATION CRISIS	COLLECT 10% OF PASSIVE CASHFLOW	NO CHANGE TO PROPERTY CLOCK
INTERNATIONAL CRISIS	INT RATES SPIKE, PAY 1% OF MORTGAGES	NO CHANGE TO PROPERTY CLOCK
TAX RULING NOT IN FAVOUR	PAY CASH PER PROPERTY H / \$3K, M / \$2K, L / \$1K	NO CHANGE TO PROPERTY CLOCK
NEW DWELLINGS FLOOD MARKET	VACANCY RATES INCREASE, PAY \$1,000 PER PROPERTY	NO CHANGE TO PROPERTY CLOCK

1001

1002

1003

Figure 10A

## Slump Cycle Wild Cards

Card	Financial Effect	Property Clock Movement
NET MIGRATION INCREASES	VACANCY RATES INCREASE, PAY \$1,000 PER PROPERTY	NO CHANGE TO PROPERTY CLOCK
LOCAL COUNCIL RATES LEVY INCREASE	PAY \$1,000 PER PROPERTY	NO CHANGE TO PROPERTY CLOCK
INTERNATIONAL CRISIS	ECONOMY STALLS, PAY 25% OF STARTING PAY	NO CHANGE TO PROPERTY CLOCK
CREDIT RATING DOWN GRADED	PAY 1% OF TOTAL MORTGAGES	NO CHANGE TO PROPERTY CLOCK
DOLLAR PLUMMETS	INTEREST RATES SPIKE, PAY 2% OF MORTGAGES	NO CHANGE TO PROPERTY CLOCK
INTERNATIONAL CRISIS	INTEREST RATES PLUMMET, COLLECT 1% OF MORTGAGES	NO CHANGE TO PROPERTY CLOCK
TAX RULING IN FAVOUR	COLLECT CASH PER PROPERTY, H / \$2K, M / \$1K, L / \$1K	NO CHANGE TO PROPERTY CLOCK
NATIONAL CRISIS	ECONOMY STALLS, PAY 10% OF STARTING PAY	NO CHANGE TO PROPERTY CLOCK

1003

1002

1001

Figure 10B



## Recovery Cycle Wild Cards

Card	Financial Effect	Property Clock Movement
NZ'S CREDIT RATING UPGRADED	COLLECT CASH, 1% OF MORTGAGES	NO CHANGE TO PROPERTY CLOCK
IMMIGRATION FLOODGATES OPEN	VACANCY RATES DOWN, COLLECT \$1K PER PROPERTY	NO CHANGE TO PROPERTY CLOCK
INTERNATIONAL CRISIS	INTEREST RATES PLUMMET, COLLECT 2% OF MORTGAGES	NO CHANGE TO PROPERTY CLOCK
TAX RULING IN FAVOUR	COLLECT CASH PER PROPERTY, H / \$3K, M / \$2K, L / \$1K	NO CHANGE TO PROPERTY CLOCK
INTERNATIONAL CRISIS	ECONOMY STALLS, PAY 10% OF STARTING PAY	NO CHANGE TO PROPERTY CLOCK
DOLLAR STRENGTHENS	INTEREST RATES PLUMMET, COLLECT 1% OF MORTGAGES	NO CHANGE TO PROPERTY CLOCK
LOCAL COUNCIL RATES LEVY INCREASE	PAY \$1,000 PER PROPERTY	NO CHANGE TO PROPERTY CLOCK

1001

1002

1003

Figure 10C

## HYBRID/REAL ESTATE GOAL WORKSHEET

NAME	Joe Bloggs	TAX RATE	H	M	L	CREDIT CARDS
OCCUPATION	Plumber	STARTING PAY DAY \$	30,000	(C/E)	LIMITS \$ 10,000	
DISTRACTION LANE	1	2	3	AUDITOR	DATE	/ /

MY GOALS = EQUITY \$                      PASSIVE CASHFLOW \$                     

[illegible]

### Figure 11